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CLAIMS:

1. A system for presenting customized special offers to customers, the special offers including targeted offers to a customer selected from a plurality of customers, and for collecting purchasing behavior information concerning the customers, the system comprising:

at least one computer including a database containing customer account information providing information specific to a particular customer account;

said at least one computer also including a database containing special offers including at least one targeted offer which is to be made to selected customer accounts on the basis of targeted offer targeting parameters;

a plurality of customer cards, each customer card having machine readable card information indicating at least identification of the card with a particular customer account;

a customer interface in communication with said at least one computer to transfer data therebetween; said customer interface having at least one card reader for reading machine readable card information from said customer card;

said at least one computer including means for generating a customized customer offer list available to that particular customer account which includes at least one said special offer;

at least one offer communicator for communicating said customer offer list to the customer for which it is generated;

at least one check-out at which the customer presents purchased item information indicating items being purchased by the customer; said check-out including a card reader for reading said customer card;

~~said at least one computer including means for sending information from the customized customer offer list to the at least one check-out;~~

said at least one computer further including means for collecting customer purchase information which is indicative of items being purchased by the customer via the check-out;

said at least one computer still further including means for editing said customer account information to reflect items purchased by the customer.

2. A system in accordance with claim 1 wherein the offer communicator comprises a printer.

3. A system in accordance with claim 1 wherein the card reader of said check-out comprises a bar code reader in communication with the computer, the bar code reader reading the cards in addition to products, the system including means for associating a purchased item with a customer if one of the cards is scanned by the bar code reader in sequence with scanning of products.

4. A marketing system in accordance with claim 1 wherein the check-out comprises means for totaling the costs of purchases, wherein the system includes means for associating a purchased item with a customer if one of the cards is scanned by the bar code reader in sequence with scanning of products, and wherein the system includes means for adjusting the customer's total to reflect special offers accepted by the customer, and for suspending the accepted special offers from the customer's offer list.

1 5. A system in accordance with claim 1 and further comprising means for  
2 recording that a special offer was not accepted by a customer if the customer does  
3 not present a product for which a special offer was available to the check-out within  
4 a predetermined amount of time after that customer accessed the customer interface.

6 6. A system in accordance with claim 1 wherein the special offers include  
7 broadcast, non-targeted, special offers which are generally available to all customers.

9 7. A system in accordance with claim 1 wherein the check-out includes a  
10 bar code reader, the system further comprising means for downloading, from the  
11 computer to the check-out, a list of all products for which special offers exist for at  
12 least one customer, means for associating a purchased item with a customer if one  
13 of the cards is scanned by the bar code reader in sequence with scanning of a  
14 product, means for accessing the computer in response to the bar code reader  
15 reading a product included in the list of all products for which special offers may be  
16 available and for determining the special offer available to that customer whose card  
17 was scanned at the check-out, for that particular product.

19 8. A system in accordance with claim 1 and further comprising means for  
20 maintaining and for communicating to each customer a running total of savings  
21 realized by that customer since the customer started using the card.

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1 9. A system in accordance with claim 1 and further comprising means for  
2 maintaining for each customer a running total of savings realized by that customer  
3 since the customer started using the card, wherein the check-out communicates to  
4 each customer a running total of savings realized by that customer since the customer  
5 started using the card.

6  
7 10. A system in accordance with claim 1 and further comprising means for  
8 establishing targeted offer targeting parameters in the form of criteria a customer  
9 must meet in order to be eligible for a particular targeted offer, and for determining  
10 which customers in the customer account database meet the criteria.

11  
12 11. A system in accordance with claim 1 wherein the customer interface is  
13 spaced apart from the check-out.

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15 12. A system in accordance with claim 1 and further comprising means for  
16 causing the offer communicator to communicate a predetermined number of special  
17 offers available to a particular customer in response to the customer presenting the  
18 customer's card to the customer interface, the predetermined number being the same  
19 for all customers who use the customer interface.  
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13. A system in accordance with claim 1 wherein the offer communicator comprises a printer, and wherein the system further comprises means for causing the printer to print a predetermined number of special offers available to a particular customer absent any selection by the customer accessing the customer interface, the predetermined number being the same for all customers that use the customer interface.

14. A system in accordance with claim 1 wherein the offer communicator comprises a printer, wherein the system further comprises means for sending to the printer a predetermined number of special offers available to a particular customer in response to the customer causing the card reader of the customer interface to read the customer's card, wherein the predetermined number is the same for all customers who use the customer interface, and wherein the predetermined number of special offers are the highest value special offers available to the particular customer.

15. A system in accordance with claim 1 wherein the offer communicator comprises a printer, wherein the system further comprises means for sending to the printer a predetermined number of special offers available to a particular customer in response to the customer causing the card reader of the customer interface to read the customer's card, wherein the predetermined number is the same for all customers who use the customer interface, and wherein the predetermined number of special offers are the highest value special offers available to the particular customer, calculated on the basis of percentage reduction in price.

1 16. A system in accordance with claim 1 and further comprising lottery  
2 means for randomly selecting customers for prize awards, the lottery means including  
3 means for causing the offer communicator to indicate to the customer the prize  
4 awarded.

5  
6 17. A system in accordance with claim 1 and comprising a plurality of  
7 computers associated with a plurality of stores, wherein each customer is associated  
8 with one of the stores, wherein their card has machine readable information  
9 indicating their home store, and wherein the customer account information for the  
10 customers are respectively stored in the computers of their home stores.

11  
12 18. A system in accordance with claim 1 wherein the offer communicator  
13 comprises a printer capable of printing at least 500 lines per minute.

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15 19. A system in accordance with claim 1 and further comprising means for  
16 preventing a special offer from being communicated by the offer communicator if the  
17 product associated with the special offer is out of stock.

18  
19 20. A system in accordance with claim 1 and further comprising means  
20 defining a frequent shopper program including means for providing points to  
21 customers based on usage of the customer interface.

22  
23 21. A system in accordance with claim 1 and further comprising means for  
24 presetting a date and time on which a special offer will automatically expire.

22. A system in accordance with claim 1 and further comprising means for defining categories of products, and means for providing category exclusivity, wherein system only permits special offers for one brand of product per category.

23. A system in accordance with claim 1 and further comprising means for automatically increasing the value of a special offer available to a customer for a product if the customer previously did not purchase that product after the offer communicator communicated a discount for that product to the customer, and means for communicating the increased value special offer to the customer when the customer subsequently presents the customer's card to the customer interface.

24. A system in accordance with claim 1 and further comprising means for generating a report of the effectiveness of special offers in causing customers to purchase products.

25. A system in accordance with claim 1 wherein said at least one computer comprises a store level computer, a regional computer in communication with the store level computer, and a supervisory computer in communication with the regional computer, and wherein the customer account information is located on at least one of the store level computer, the regional computer, and the supervisory computer.

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26. A system in accordance with claim 1 and further comprising means for limiting the total dollar value of special offers for a particular product so that no more special offers are given for that product after a predetermined dollar value has been exceeded.



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1 27. A system for presenting special offers to customers of a chain of stores,  
2 the special offers including customized targeted offers for specific customers, the  
3 system comprising:

4 a plurality of store level computers, respective store level computers being  
5 associated with respective stores, the computers respectively including a database  
6 containing customer account information; and a database of special offers including  
7 customized targeted offers to be made to selected customer accounts on the basis of  
8 targeted offer targeting parameters;

9 a supervisory computer networked to the store level computers, the  
10 supervisory computer periodically downloading special offers to the store level  
11 computers;

12 a plurality of cards, each card having thereon machine readable information  
13 for associating the card with particular customer account information and with a  
14 particular store in the chain; and

15 a plurality of customer interfaces, respective customer interfaces being located  
16 in respective stores and being in communication with the store level computer  
17 associated with that store, the interfaces having respective card readers including  
18 means for receiving the cards, for reading the machine readable information on the  
19 card, for sending information from the card to the store level computer associated  
20 with that store;

21 the store level computers respectively including means for accessing  
22 information about the special offers available to the customer associated with the  
23 card in response to the card reader sending decoded information to the computer,  
24 for generating a customized list of special offers available to that particular customer;



31. A system in accordance with claim 30 and further comprising means for recording that a special offer was not accepted by a customer if the customer does not present a product for which a special offer was available to the check-out within a predetermined amount of time after that customer accessed the customer interface.

32. A system in accordance with claim 27 wherein the special offers include broadcast, non-targeted, special offers which are generally available to all customers.

33. A system in accordance with claim 30 wherein the system further comprising means for downloading, from the store level computers to the respective check-outs, a list of all products for which special offers exist for at least one customer, means for associating a purchased item with a customer account if one of the cards is scanned by one of the bar code readers in sequence with scanning of a product, means for accessing the store level computer in response to the bar code reader reading a product included in the list of all products for which special offers may be available and for determining the special offer available to that customer whose card was scanned at the check-out, for that particular product.

34. A system in accordance with claim 27 and further comprising means for maintaining and for communicating to each customer a running total of savings realized by that customer since the customer started using the card.

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1 35. A system in accordance with claim 30 and further comprising means for  
2 maintaining for each customer a running total of savings realized by that customer  
3 since the customer started using the card, wherein the check-out communicates to  
4 each customer a running total of savings realized by that customer since the customer  
5 started using the card.

6  
7 36. A system in accordance with claim 30 and further comprising means for  
8 establishing targeted offer targeting parameters in the form of criteria a customer  
9 must meet in order to be eligible for a particular targeted offer, and for determining  
10 which customers in the customer account databases meet the criteria.

11  
12 37. A system in accordance with claim 30 wherein the customer interfaces  
13 are respectively spaced apart from the check-outs.

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15 38. A system in accordance with claim 30 and further comprising means for  
16 causing one of the offer communicator means to print a predetermined number of  
17 special offers available to a particular customer in response to the customer  
18 presenting the customer's card to one of the customer interfaces, the predetermined  
19 number being the same for all customers who use the customer interfaces.  
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1 39. A system in accordance with claim 30 wherein the offer communicator  
2 means comprise respective printers, and wherein the system further comprises means  
3 for causing one of the printers to print a predetermined number of special offers  
4 available to a particular customer absent any selection by the customer accessing one  
5 of the customer interfaces, the predetermined number being the same for all  
6 customers who use that customer interface.

7  
8 40. A system in accordance with claim 27 wherein the offer communicator  
9 means comprise respective printers, wherein the system further comprises means for  
10 sending to one of the printers a predetermined number of special offers available to  
11 a particular customer in response to the customer causing the card reader of one of  
12 the customer interfaces to read the customer's card, wherein the predetermined  
13 number is the same for all customers who use the customer interface, and wherein  
14 the predetermined number of special offers are the highest value special offers  
15 available to the particular customer.  
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1 41. A system in accordance with claim 27 wherein the offer communicator  
2 means comprise respective printers, wherein the system further comprises means for  
3 sending to one of the printers a predetermined number of special offers available to  
4 a particular customer in response to the customer causing the card reader of one of  
5 the customer interfaces to read the customer's card, wherein the predetermined  
6 number is the same for all customers who use the customer interface, and wherein  
7 the predetermined number of special offers are the highest value special offers  
8 available to the particular customer, calculated on the basis of percentage reduction  
9 in price.

10  
11 42. A system in accordance with claim 27 and further comprising lottery  
12 means for randomly selecting customers for prize awards, the lottery means including  
13 means for causing the offer communicator means to indicate to the customer the  
14 prize awarded.

15  
16 43. A system in accordance with claim 27 wherein the store level computers  
17 define home stores for customer accounts such that each customer account has one  
18 home store, wherein the cards further include machine readable information  
19 indicating their home store, and wherein the customer account information for the  
20 customers are respectively stored in the store level computers of their home stores.  
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1 44. A system in accordance with claim 27 wherein the store level computers  
2 define home stores for customer accounts such that each customer account has one  
3 home store, wherein the cards further include machine readable information  
4 indicating their home store, wherein the customer account information for the  
5 customers are respectively stored in the store level computers of their home stores,  
6 and wherein if a customer uses their card at a customer interface in a store other  
7 than their home store, the store level computer communicates with the customers  
8 home store and the customer's account is accessed even though the customer is not  
9 in their home store.

10  
11 45. A system in accordance with claim 27 wherein the offer communicator  
12 means comprise respective printers capable of printing at least 500 lines per minute.

13  
14 46. A system in accordance with claim 27 and further comprising means for  
15 preventing a special offer from being communicated by the offer communicator  
16 means if the product associated with the special offer is out of stock.

17  
18 47. A system in accordance with claim 27 and further comprising means  
19 defining a frequent shopper program including means for providing points to  
20 customers based on usage of the customer interface.

21  
22 48. A system in accordance with claim 27 and further comprising means for  
23 presetting a date and time on which a special offer will automatically expire.  
24

49. A system in accordance with claim 27 and further comprising means for defining, using the supervisory computer, categories of products, and means for providing category exclusivity, wherein the system only permits special offers for one brand of product per category.

50. A system in accordance with claim 27 and further comprising means for automatically increasing the value of a special offer available to a customer for a product if the customer previously did not purchase that product after one of the offer communicators communicated a discount for that product to the customer, and means for communicating the increased value special offer to the customer when the customer subsequently presents the customer's card to one of the customer interfaces.

51. A system in accordance with claim 27 wherein the supervisor computer further comprises means for generating a report of the effectiveness of special offers in causing customers to purchase products.





a plurality of offer communicator means, respective offer communicator means being located in respective stores and being in communication with the store level computer associated with that store, respective offer communicator means being housed with respective customer interfaces;

means for accessing customer account information for a particular customer in response to the card reader sending read information to a store level computer, for generating an individualized list of special offers available to that particular customer, and for sending the list of special offers to the offer communicator housed with the card reader that sent the read information;

the customer interfaces respectively including means for communicating respective individualized lists of special offers to customers who access the customer interfaces;

check-outs, including respective bar code readers, connected to respective store level computers, the bar code readers reading the cards in addition to products, the system including means for associating a purchased item with a customer account if one of the cards is scanned by the bar code reader in sequence with scanning of products, for storing customer purchase information in the database in the store level computer; and

means for uploading from the store level computers to the regional computers  
data identifying purchases made by individual customers.

53. A system in accordance with claim 52 wherein the offer communicator means comprise printers.

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1 54. A system in accordance with claim 52 wherein the check-outs  
2 respectively comprise means for totaling the costs of purchases, and wherein the  
3 system includes means for adjusting the customer's total to reflect special offers  
4 accepted by the customer, and for deleting the accepted special offers from the  
5 customer's offer list.

6  
7 55. A system in accordance with claim 52 and further comprising means for  
8 recording that a special offer was not accepted by a customer if the customer does  
9 not present a product for which a special offer was available to a check-out within  
10 a predetermined amount of time after that customer accessed a customer interface.

11  
12 56. A system in accordance with claim 52 wherein the special offers include  
13 broadcast, non-targeted, special offers which are generally available to all customers  
14 of a chain.

15  
16 57. A system in accordance with claim 52 wherein the system further  
17 comprising means for downloading, from the store level computers to the respective  
18 check-outs, a list of all products for which special offers exist for at least one  
19 customer, means for accessing the store level computer in response to the bar code  
20 reader reading a product included in the list of all products for which special offers  
21 may be available and for determining the special offer available to that customer  
22 whose card was scanned at the check-out, for that particular product.

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1 58. A system in accordance with claim 52 and further comprising means for  
2 maintaining and for communicating to each customer a running total of savings  
3 realized by that customer since the customer started using the card.

4  
5 59. A system in accordance with claim 52 and further comprising means for  
6 maintaining for each customer a running total of savings realized by that customer  
7 since the customer started using the card, wherein the check-outs communicate to the  
8 customers a running total of savings realized by each customer since the customer  
9 started using the card.

10  
11 60. A system in accordance with claim 52 and further comprising means for  
12 establishing targeted offer targeting parameters in the form of criteria a customer  
13 must meet in order to be eligible for a particular targeted offer, and for determining  
14 which customers in the customer account databases meet the criteria.

15  
16 61. A system in accordance with claim 52 wherein the customer interfaces  
17 are respectively spaced apart from the check-outs in each store.

18  
19 62. A system in accordance with claim 52 and further comprising means for  
20 causing one of the offer communicator means to print a predetermined number of  
21 special offers available to a particular customer in response to the customer  
22 presenting the customer's card to one of the customer interfaces, the predetermined  
23 number being the same for all customers of a chain who use the customer interfaces.  
24



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1 65. A system in accordance with claim 52 wherein the offer communicator  
2 means comprise respective printers, wherein the system further comprises means for  
3 sending to one of the printers a predetermined number of special offers available to  
4 a particular customer in response to the customer causing the card reader of one of  
5 the customer interfaces to read the customer's card, wherein the predetermined  
6 number is the same for all customers who use the customer interface, and wherein  
7 the predetermined number of special offers are the highest value special offers  
8 available to the particular customer, calculated on the basis of percentage reduction  
9 in price.

10  
11 66. A system in accordance with claim 52 and further comprising lottery  
12 means for randomly selecting customers for prize awards, the lottery means including  
13 means for causing the offer communicator means to indicate to the customer the  
14 prize awarded.

15  
16 67. A system in accordance with claim 52 wherein the store level computers  
17 define home stores for customer accounts such that each customer account has one  
18 home store, wherein the cards further include machine readable information  
19 indicating their home store, and wherein the customer account information for the  
20 customers are respectively stored in the store level computers of their home stores.  
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1 68. A system in accordance with claim 52 wherein the store level computers  
2 define home stores for customer accounts such that each customer account has one  
3 home store, wherein the cards further include machine readable information  
4 indicating their home store, wherein the customer account information for the  
5 customers are respectively stored in the store level computers of their home stores,  
6 and wherein if a customer uses their card at a customer interface in a store other  
7 than their home store, the store level computer communicates with the customers  
8 home store and the customer's account is accessed even though the customer is not  
9 using the customer interface of their home store.

10  
11 69. A system in accordance with claim 52 wherein the offer communicator  
12 means comprise respective printers capable of printing at least 500 lines per minute.

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14 70. A system in accordance with claim 52 wherein the store level computers  
15 respectively include means for preventing a special offer from being communicated  
16 by the offer communicator means if the product associated with the special offer is  
17 out of stock.

18  
19 71. A system in accordance with claim 52 and further comprising means  
20 defining a frequent shopper program including means for providing points to  
21 customers based on usage of the customer interface.

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23 72. A system in accordance with claim 52 and further comprising means for  
24 presetting a date and time on which a special offer will automatically expire.

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1 73. A system in accordance with claim 52 and further comprising means for  
2 defining, using the supervisory computer, categories of products, and means for  
3 providing category exclusivity within a chain, wherein the system only permits special  
4 offers for one brand of product per category in that chain.

5  
6 74. A system in accordance with claim 52 and further comprising means for  
7 automatically increasing the value of a special offer available to a customer for a  
8 product if the customer previously did not purchase that product after one of the  
9 offer communicators communicated a discount for that product to the customer, and  
10 means for communicating the increased value special offer to the customer when the  
11 customer subsequently presents the customer's card to one of the customer interfaces.

12  
13 75. A system in accordance with claim 52 wherein the regional computer  
14 further comprises means for generating a report for a chain of the effectiveness of  
15 special offers in causing customers to purchase products.  
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76. A method of presenting customized special offers to customers, the special offers including targeted offers to a customer selected from a plurality of customers, and for collecting purchasing behavior information concerning the customers, the method comprising the steps of:

providing a computer;

defining, using the computer, a database containing customer account information including purchases made by each customer;

defining, using the computer, a database containing special offers including at least one targeted offer which is to be made to selected customer accounts on the basis of targeted offer targeting parameters;

providing cards to customers, the cards containing unique machine readable information identifying customers.

providing a customer interface including a card reader for reading the cards,  
and associating cards with customer accounts;

generating a customized customer offer list available to a particular customer account which includes at least one said special offer in response to that customer accessing the customer interface;

providing an offer communicator for communicating said customer offer list to the customer for which it is generated;

providing at least one check-out at which the customer presents purchased item information indicating items being purchased by the customer; the check-out including a bar code reader for reading said customer card and for reading prices of products;

sending information from the customized customer offer list to the at least one  
 check-out when a customer's card is scanned by the check-out card reader; and  
 using the check-out and the computer to collect customer purchase  
 information which is indicative of items purchased by individual customers via the  
 check-out and storing the customer purchase information in the customer account  
 database.

77. A method in accordance with claim 76 and further comprising the step of associating a purchased item with a customer account if one of the cards is scanned by the bar code reader in sequence with scanning of products and prior to totalling the cost of the customer's purchases.

78. A method in accordance with claim 76 and further comprising the step of adjusting the customer's total to reflect special offers accepted by the customer, and of deleting the accepted special offers from the customer's offer list.

79. A method in accordance with claim 76 and further the step of recording that a special offer was not accepted by a customer if the customer does not present a product for which a special offer was available to the check-out within a predetermined amount of time after that customer accessed the customer interface.

80. A method in accordance with claim 76 wherein the special offers include broadcast, non-targeted, special offers which are generally available to all customers.

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1 81. A method in accordance with claim 76 and further comprising the step  
2 of downloading, from the computer to the check-out, a list of all products for which  
3 special offers may exist for customers, associating a purchased item with a customer  
4 if one of the cards is scanned by the bar code reader in sequence with scanning of  
5 a product, accessing the computer in response to the bar code reader reading a  
6 product included in the list of all products for which special offers may be available  
7 and determining the special offer available to that customer whose card was scanned  
8 at the check-out, for that particular product.

9  
10 82. A method in accordance with claim 76 and further comprising the step  
11 of maintaining and communicating to each customer a running total of savings  
12 realized by that customer since the customer started using the card.

13  
14 83. A method in accordance with claim 76 and further comprising the step  
15 of establishing targeted offer targeting parameters in the form of criteria a customer  
16 must meet in order to be eligible for a particular targeted offer, and of determining  
17 which customers in the customer account database meet the criteria.

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1 84. A method in accordance with claim 76 and further comprising the step  
2 of communicating a predetermined number of special offers available to a particular  
3 customer in response to the customer causing the card reader of the customer  
4 interface to read the customer's card, wherein the predetermined number is the same  
5 for all customers who use the customer interface, and wherein the predetermined  
6 number of special offers are the highest value special offers available to the particular  
7 customer, calculated on the basis of percentage reduction in price.  
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85. A method of presenting customized special offers to customers of a chain of stores, the special offers including targeted offers to a customer selected from a plurality of customers, and for collecting purchasing behavior information concerning the customers, the method comprising the steps of:

providing a plurality of store level computers, respective store level computers being associated with respective stores;

providing a supervisory computer and networking the supervisory computer to the store level computers, causing the supervisory computer to periodically download special offers to the store level computers;

defining, using the store level computers, respective databases containing customer account information including purchases made by each customer;

defining, using the store level computers, respective databases containing special offers including at least one targeted offer which is to be made to selected customer accounts on the basis of targeted offer targeting parameters;

providing cards to customers, the cards containing unique machine readable information associating the card with particular customer account information and with a particular store in the chain;

providing a plurality of customer interfaces, respective customer interfaces being located in respective stores and being in communication with the store level computer associated with that store, the customer interfaces respectively including card readers for reading the machine readable information on the cards, and causing the customer interfaces to send information from the card to the store level computer associated with that store when that customer interface reads a card;

generating a customized customer offer list available to a particular customer account which includes at least one said special offer in response to that customer accessing one of the customer interfaces;

providing a plurality of offer communicators, respective offer communicators being located in respective stores and being in communication with the store level computer associated with that store, causing respective offer communicators to communicating the customer offer list to the customer for which the list is generated;

providing a plurality of check-outs, respective check-outs being located in respective stores and being in communication with the store level computer associated with that store, at which the customer presents purchased item information indicating items being purchased by the customer; the check-out including a bar code reader for reading said customer card and for reading prices of products;

sending information from the customized customer offer list to a check-out in a store when a customer's card is scanned by the check-out card reader in the same store; and

using the check-outs and the store level computers to collect customer purchase information which is indicative of items purchased by individual customers via the check-out and storing customer purchase information in the customer account databases.

86. A method in accordance with claim 85, 94 and further comprising the step of associating a purchased item with a customer account if one of the cards is scanned by the bar code reader in sequence with scanning of products and prior to totalling the cost of the customer's purchases.

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1 87. A method in accordance with claim 85 and further comprising the step  
2 of adjusting the customer's total to reflect special offers accepted by the customer,  
3 and of deleting the accepted special offers from the customer's offer list.

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5 88. A method in accordance with claim 85 and further the step of recording  
6 that a special offer was not accepted by a customer if the customer does not present  
7 a product, for which a special offer was available, to a check-out in a store within a  
8 predetermined amount of time after that customer accessed the customer interface  
9 in the same store.

10  
11 89. A method in accordance with claim 85 wherein the special offers  
12 include broadcast, non-targeted, special offers which are generally available to all  
13 customers.

14  
15 90. A method in accordance with claim 85 and further comprising the step  
16 of downloading, from a store level computer in a store to the check-out in the same  
17 store, a list of all products for which special offers may exist for customers,  
18 associating a purchased item with a customer if one of the cards is scanned by the  
19 bar code reader in sequence with scanning of a product, accessing the store level  
20 computer associated with the store where the customer's card was scanned in  
21 response to the bar code reader reading a product included in the list of all products  
22 for which special offers may be available and determining the special offer available  
23 to that customer whose card was scanned at the check-out, for that particular  
24 product.

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1 91. A method in accordance with claim 85 and further comprising the step  
2 of maintaining and communicating to each customer a running total of savings  
3 realized by that customer since the customer started using the card.  
4

5 92. A method in accordance with claim 85 and further comprising the step  
6 of using the supervisory computer to establish targeted offer targeting parameters in  
7 the form of criteria a customer must meet in order to be eligible for a particular  
8 targeted offer, and of determining which customers in the customer account database  
9 meet the criteria.  
10

11 93. A method in accordance with claim 85 and further comprising the step  
12 of communicating a predetermined number of special offers available to a particular  
13 customer in response to the customer causing one of the card readers to read the  
14 customer's card, wherein the predetermined number is the same for all customers of  
15 the chain, and wherein the predetermined number of special offers include the  
16 highest value special offers available to the particular customer, calculated on the  
17 basis of percentage reduction in price.  
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94. A method of presenting customized special offers to customers of a chain of stores, the special offers including targeted offers to a customer selected from a plurality of customers, and for collecting purchasing behavior information concerning the customers, the method comprising the steps of:

providing a plurality of store level computers, respective store level computers being associated with respective stores;

providing a plurality of regional computers networked to groups of store level computers, the regional computers periodically downloading special offers to the store level computers, groups of store level computers defining respective chains of stores;

providing a supervisory computer and networking the supervisory computer to the regional computers, causing the supervisory computer to periodically download special offers to the store level computers;

defining, using the store level computers, respective databases containing customer account information including purchases made by each customer;

defining, using the store level computers, respective databases containing special offers including at least one targeted offer which is to be made to selected customer accounts on the basis of targeted offer targeting parameters;

providing cards to customers, the cards containing unique machine readable information associating the card with particular customer account information and with a particular store in the chain;

providing a plurality of customer interfaces, respective customer interfaces being located in respective stores and being in communication with the store level computer associated with that store, the customer interfaces respectively including

card readers for reading the machine readable information on the cards, and causing the customer interfaces to send information from the card to the store level computer associated with that store when that customer interface reads a card;

generating a customized customer offer list available to a particular customer account which includes at least one said special offer in response to that customer accessing one of the customer interfaces;

providing a plurality of offer communicators, respective offer communicators being located in respective stores and being in communication with the store level computer associated with that store, causing respective offer communicators to communicating the customer offer list to the customer for which the list is generated;

providing a plurality of check-outs, respective check-outs being located in respective stores and being in communication with the store level computer associated with that store, at which the customer presents purchased item information indicating items being purchased by the customer; the check-out including a bar code reader for reading said customer card and for reading prices of products;

sending information from the customized customer offer list to a check-out in a store when a customer's card is scanned by the check-out card reader in the same store;

using the check-outs and the store level computers to collect customer purchase information which is indicative of items purchased by individual customers via the check-out and storing customer purchase information in the customer account databases; and

uploading from the store level computers to the regional computers data identifying purchases made by individual customers.

95. A method in accordance with claim 94 and further comprising the step of associating a purchased item with a customer account if one of the cards is scanned by the bar code reader in sequence with scanning of products and prior to totalling the cost of the customer's purchases.

96. A method in accordance with claim 94 and further comprising the step of adjusting the customer's total to reflect special offers accepted by the customer, and of deleting the accepted special offers from the customer's offer list.

97. A method in accordance with claim 94 and further the step of recording that a special offer was not accepted by a customer if the customer does not present a product, for which a special offer was available, to a check-out in a store within a predetermined amount of time after that customer accessed the customer interface in the same store.

98. A method in accordance with claim 94 wherein the special offers include broadcast, non-targeted, special offers which are generally available to all customers.

